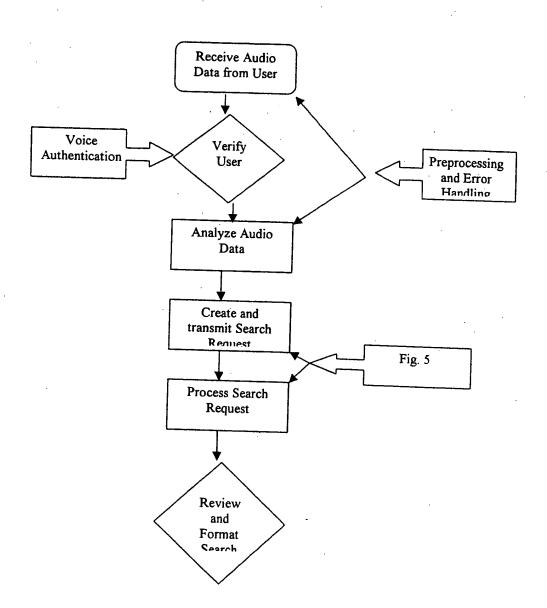


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Attorney Docket: US 010628
VOICE-ENABLED, CONSUMER TRANSACTIN SYSTE
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Fig. 3



	)
201 487 5800	40
Kathie Dubin	41
467 - 49 - 2965	~ 4 <sub>2</sub>
3728 6857 2832 001	~ 43
Elaine	~ 44
5367	~ 45
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Fig. 4

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Fig. 5

